

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

VINCENT E PRATT

Debtor(s)

Case No. 15-20229CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/23/2015.
- 2) The plan was confirmed on 03/03/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/06/2015, 02/01/2016, 04/24/2017, 04/11/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/23/2016, 01/18/2018, 10/08/2018.
- 5) The case was converted on 10/15/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,375.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,835.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$17,835.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,875.19
Court Costs	\$0.00
Trustee Expenses & Compensation	\$736.73
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,611.92**

Attorney fees paid and disclosed by debtor: \$1,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	1,488.00	954.80	954.80	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	1,035.15	1,035.15	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	0.00	296.33	296.33	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	461.00	147.77	147.77	0.00	0.00
AMERICAN INFOSOURCE LP O/B/O	Unsecured	2,699.00	1,800.14	1,800.14	0.00	0.00
AMERICAN INFOSOURCE LP O/B/O	Unsecured	550.00	899.36	899.36	0.00	0.00
AMERICAN INFOSOURCE LP O/B/O	Unsecured	624.00	675.87	675.87	0.00	0.00
CACH LLC**	Unsecured	1,042.00	1,042.20	1,042.20	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	6,910.00	1,860.41	1,860.41	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	830.00	1,049.63	1,049.63	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	761.00	761.38	761.38	0.00	0.00
CERASTES LLC	Unsecured	1,900.00	2,311.19	2,311.19	0.00	0.00
CFC++	Unsecured	300.00	NA	NA	0.00	0.00
CFC++	Unsecured	300.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	400.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	800.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	3,000.00	NA	NA	0.00	0.00
DIRECT V (*) - TRUSTEE PAYMENT	Unsecured	637.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	1,682.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	624.00	NA	NA	0.00	0.00
FIRST DATA++	Unsecured	1,488.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	569.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	580.00	NA	NA	0.00	0.00
GETTINGTON (ISSUED BY WEBBANK)	Unsecured	239.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Unsecured	NA	6,215.75	6,215.75	0.00	0.00
M & T BANK**	Priority	0.00	425.00	425.00	0.00	0.00
M & T BANK**	Secured	0.00	7,852.67	7,852.67	549.17	0.00
M & T BANK**	Secured	42,024.37	44,501.40	0.00	13,668.91	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	1,575.00	NA	NA	0.00	0.00
MONTGOMERY WARD(*)++	Unsecured	130.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MONTGOMERY WARD(*)++	Unsecured	130.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	5,048.00	3,908.19	3,908.19	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	NA	4,074.78	4,074.78	0.00	0.00
NAVY FEDERAL CREDIT UNION*	Unsecured	NA	2,090.19	2,090.19	0.00	0.00
PHFA(*)	Secured	5,995.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	588.00	588.83	588.83	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,450.00	1,729.27	1,729.27	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,994.00	2,170.46	2,170.46	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,000.00	2,265.02	2,265.02	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,621.31	1,621.31	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	982.27	982.27	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	884.00	884.00	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	1,200.00	NA	NA	0.00	0.00
SPRINT CORP(*)	Unsecured	1,720.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	NA	208.63	208.63	0.00	0.00
SUNOCO/CBSD	Unsecured	588.00	NA	NA	0.00	0.00
UNIONTOWN HOSPITAL	Unsecured	1,115.00	NA	NA	0.00	0.00
WAL MART++	Unsecured	825.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$13,668.91	\$0.00
Mortgage Arrearage	\$7,852.67	\$549.17	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,852.67	\$14,218.08	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$425.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$425.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,572.93	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$3,611.92</u>	
Disbursements to Creditors	<u>\$14,218.08</u>	
TOTAL DISBURSEMENTS :		<u>\$17,830.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/19/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.